



HERITAGE

June 2015-Happy Summer!

Need A Picture ID?

Picture ID's are now available for purchase every Tuesday thru Friday, from 10 am to 2 pm in the nurses office, across from the elevator on the second floor. The charge is three dollars per person and will be immediately available for any senior over 60 years of age that are from the city or any surrounding town. This ID is great for a second form of identification and to show that you are a senior citizen when shopping, to receive your discounts. Please bring proof of age and address.

The Lowell senior center would like to thank the following individuals, businesses and departments for providing time, donations and services to help celebrate Older Americans month in May:

Northwood—Rep. Suzanne-Ice cream social

Rudy Boehm-Playing the harmonica for our Vet's

Ladies Auxiliary #2532 and Mr. & Mrs. Joseph Dussault for distributing military hats to our Vet's

Wingate of Lowell-special chocolate chip desserts

Arthur Toupin (FCOA BOD & volunteer) Sponsoring a Friday social with hot dogs, beans and dessert

City of Lowell Firefighters union –sponsored the Friday BBQ, purchased and cooked the hamburgers and hotdogs and chips.

Inside

- 2 Contacts
- 3 Day & Overnight Trips
- 6 Doctor's, Nurse's & More!
- 10 Calendar Events
- 12 Lunch Menu
- 14 Puzzles and more

Youth-Build-volunteering at the Veterans breakfast, the Dinner Dance & assisting with Maintenance of the senior center.

We could never offer all of the wonderful things we do, without the help of generous, caring and amazing people like you!

From Mayor Elliott and Manager Murphy: The Lowell Public Schools will be holding their second annual **Civics Day** for third graders here at City Hall on Tuesday, June 2, 2015 from 9-1:30. Organizers are once again asking for city departments to set up informational tables outside on the JFK Plaza. Last year's event went smoothly as about 1250 students walked through the plaza and City Hall. This is a great opportunity for the city to shine! The senior center will have a table at this event for the students to visit.

Would you Volunteer for a City of Lowell Real Estate Tax Break?

Lowell Volunteer Senior Service Tax Program, Sponsored by the City of Lowell, provides and continues services to meet community needs

You must be at least 60 years of age on or before July 1st. You must have owned & occupied the property by January 1st.

Your birth certificate and evidence of home ownership & occupancy is required upon applying.

Applications begin July 1st until December 31st, 2015 to receive the \$750 tax reduction, you must volunteer 100 hours to be completed by April 1st, 2016.

A maximum of 30 participants per calendar year are invited to volunteer and the availability will be first come, first served.

Hours may be shared between husband & wife if requested. Employees & or board/commission members are NOT eligible.

Please see Audrey McMahon for additional information.

Applications will be available July 1, 2015 at 10 am. First Come, First Served! The first 30 approved applications from Assessors Office will be able to participate; others will be put on a waiting list. Thank you.

Enjoy your summer while it last! It will be gone before we know it. *Michelle Ramalho*

CITY MANAGER

Kevin J. Murphy

~~~~~

**City Council****Mayor**

Rodney M. Elliott

**Vice Mayor**

John J. Leahy

\*\*\*\* \*

Corey A. Belanger

Edward J. Kennedy Jr.

William F. Martin Jr.

Rita M. Mercier

James L. Milinazzo

Daniel P. Rourke

William J. Samaras

**City of Lowell  
Veterans Services****Director / Agent**

Eric Lamarche

978-674-1595

ELamarche@lowellma.gov

**Head Clerk**

Carmen Felix

978-674-1596

CFelix@lowellma.gov

**Head Clerk**

Nancy McGuire

978-674-1597

NMcGuire@lowellma.gov

**Office Hours:****8:00 A.M. - 4:00 PM.****Monday - Friday**2nd Floor of the Senior  
Center in the administrative  
office area**SENIOR CENTER SERVICES****Main Number: 978-674-1172**

Fax: 978-970-4134

**Executive Director:** Michelle Ramalho  
978-674-1170 ~ mramalho@lowellma.gov

~~~~~

Receptionist: Tara Donnelly
978-674-1171 ~ tdonnelly@lowellma.gov

~~~~~

**Events / Trips Coordinator:** Kathy Carroll  
978-674-1169 ~ kcarroll@lowellma.gov  
Monday-Friday 6:30 am to 2:30 pm**Volunteer:** Sandra Breen  
978-674-1176 ~ sbreen@lowellma.gov  
Monday-Wednesday 6 am to 1 pm

~~~~~

Outreach Coordinator: Amy (Medina) Leal
978-674-1167 ~ aleal@lowellma.gov
Monday-Thursday 9 am to 4 pm

~~~~~

**Volunteer Coordinator:** Audrey McMahon  
978-674-1166 ~ amcmahon@lowell.ma.gov  
Tuesday-Thursday 10 am to 2 pm

~~~~~

Minority Outreach Coordinator: Linda Hin
978-674-1173 ~ Lhin@lowellma.gov
Monday-Friday Noon to 3 pm

~~~~~

**Outreach Volunteer:** John R. Lawlor  
978-674-1174 ~ Jlawlor@lowellma.gov  
Monday-Friday ~ Appt.. Hrs. 10 am - 3:40 pm

~~~~~

S H I N E (Serving Health Insurance Needs for Elders)

Joan Gong 978-674-1172

First come, First served, Mondays — 8:30 to 10:30 am

~~~~~

**Legal Services Assistance & Referrals**

For an appointment call

Tara at 978-674-1172 or 978-458-1465

~~~~~

Pollard Library 978-674-8634**COA Library Annex** 978-970-4186

~~~~~

**Lowell Senior Center Hours of Operation:**Monday—Friday: Open **6:30** am to **4:00** pm

Lunch served at 11:30 am

Saturday—Sunday: Open **7:00** am until **12 noon**

Breakfast and Lunch ONLY

**COUNCIL ON AGING****BOARD OF DIRECTORS**

Joan Bedford

vacancy

Joyce Dastou

Andrew Hostetler

John R. Lawlor

Sidney Liang

Vincenzo Milinazzo

Suellen O'Neill

William Sheehan, Chair

~~~~~

**Next meeting: Monday,
June 8 at 9:00am****FRIENDS of the
Lowell Council on Aging, INC.****BOARD OF DIRECTORS****PRESIDENT**

Rita M. Mercier

VICE PRESIDENT

Dr. Joseph M. Downes Jr.

TREASURER

Jacqueline Denison

SECRETARY

Claire Brodeur

DIRECTORS

Joseph Dussault

Lenny Gendron

Lorraine Mellen

Ray A. Roades

Arthur Toupin

~~~~~

Office hours vary

Call 978-674-1172

**Next meeting —  
last Friday of the month**

Public welcome

# LCOA Trips

The Motor Coach trips from Ayotte Garage are available for all ages 18-101! All Trips must be paid in full one month prior to travel date. LCOA policy: no refunds if you do not purchase insurance. The office is now open from 6:00 a. m. to 2:00 p. m. Trip flyers available outside of 2nd floor office. Roger's Wednesday trips depart from the Ayotte Garage (no charge) unless noted otherwise.

## DAY TRIPS

**June 30, Tuesday ... Newport playhouse & Cabaret Lobsterfest "Kill Joy."** Carol is being driven crazy by her monster of an ex husband, Victor and his new wife, who will try every trick In the book to end Carol's thousand dollars a week alimony. When Carol has an affair with Victor's lawyer, they decide Victor has to die. Cost \$65. Departs @ 9:15 am.

**July 28, Tuesday ... The Spirit of Boston.** Come aboard and enjoy the most entertaining experience in Boston featuring our luncheon Grande Buffet! This two- hour cruise on Boston's historic harbor is perfect for an afternoon getaway and is exclusive to Best of Times Guests Only! Cost \$75. Roger's Bus

**August 11, Tuesday ... Laura Roth: "Public Energy Number One!" @ Venus De Milo.** Meal Choice: Chicken Parmesan or Baked Scrod. Cost \$55.

**August 12, Wednesday ... Foster's with Traditional Maine Lobsterbake.** Featuring Bobby Darling. Enjoy a great day out with what Maine is Best known for, it's lobster, combined with one of the funniest, zaniest shows of the season. Touted as The Northeast's most hilarious musical comedy duo, Bobby Darling and Dr. Devine bring their incredible show to our Best of Times Stage. If you are a fan of the Smother's Brothers you will love this show. Cost \$75. Roger's Bus pick up @ The George Ayotte Garage.

**August 18, Tuesday ... Newport playhouse & Cabaret "Flamingo Court" & Lobstafest.** Harry in Apt. 304 deals with a gentleman who is battling his greedy daughter at the same time that he gets involved with an aging hooker. When the daughter and the hooker meet the audience laughs up a Newport-worthy hurricane! Cost \$65. Roger's Bus Departs @ 9:15.

**August 26, Wednesday ... Portsmouth & the Gundalow Cruise.** The boats are shallow draft boats that were used to haul freight along the Piscatqua River. The boats have been recreated to provide educational tours. The boats are easily accessible and provide a fun way to learn about our maritime heritage. After the cruise enjoy lunch at the Common Man followed by a visit to Stonewall Kitchen, When Pig's Fly Bread sampling, & a photo op at Bubble Light. Cost \$89. Depart from the Ayotte Garage.

**September 22, Tuesday ... The Beach Boys ultimate tribute show @ The Venus De Milo.** Meal choice: Baked Chicken or Baked Scrod. Cost \$65. Roger's Bus Departs @ 9:15

**October 7, Wednesday ... Newport playhouse & Cabaret "Odd Couple."** Surf & Turf. The guys assemble for cards in the apartment of divorced Oscar Madison. Late to arrive is Felix Unger who has just been separated from his wife. Depressed, Felix seems suicidal, but it soon becomes clear that Oscar is the one with murder on his mind when the clean-freak and the slob decides to room together. Cost \$65. Roger's Bus Departs @ 9:15 from the George Ayotte Garage

**October 21, Wednesday ... Italian Festival @ Danversport Yacht Club.** Featuring: Frank Zarba & Ray Cavilcchio singing the music of Italy into our hearts. Meal choice: Chicken Parmesan Served on Penne Pasta or Baked Scrod. Cost \$65. Roger's Bus @ The George Ayotte Garage @ 9:15

**November 12, Thursday ... Barbara & Frank @ The Venus De Milo.** A sensational tribute to Sinatra and Streisand Meal choice: Stuffed Breast of Chicken or Baked Scrod. Cost \$70. Roger's Bus Departs @ 9:15

**December 1, Tuesday ... A Christmas Carol @ Demetri's.** This new adaptation of Dickens' ever popular classic fills the stage with veteran Broadway actors, lush costumes, stunning sets, music, dance, and a timeless message. With beloved traditional carols of the season included, A Christmas Carol is an enchanting way to begin the holiday festivities. Cost \$70. Departs @ 9:15 am.

## OVERNIGHT TRIPS

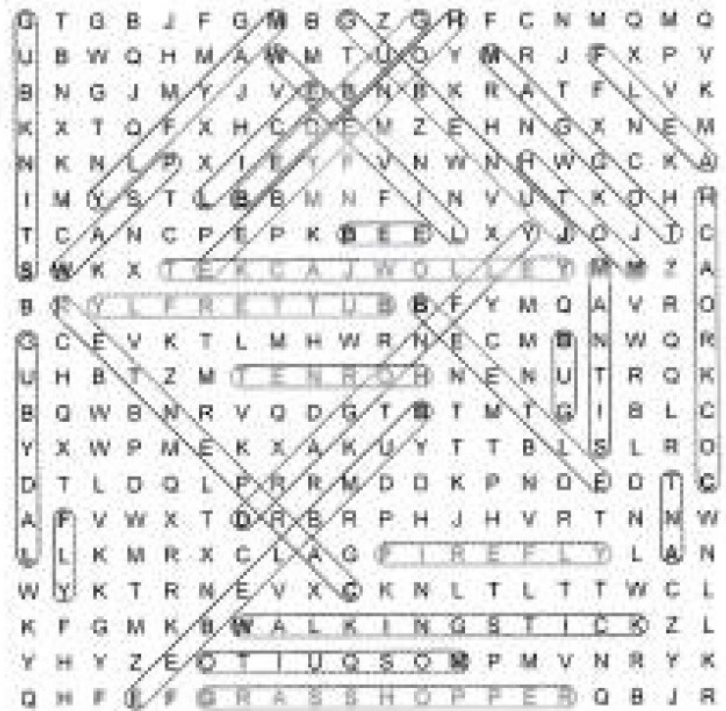
**August 5 & 6, Ogunquit Playhouse "Nice Work" If You Can Get It – A New Musical Comedy!!**

Laughter, romance and high-stepping Broadway magic bursting with girls, glamour and the glorious songs of Gershwin! The delightful 2012 Tony Award-winning musical comedy hits the stage with Ogunquit favorite funny lady Sally Struthers as the town temperance enforcer set against a gang of bootleggers. It's the Roaring Twenties, the champagne is flowing and the gin is fizzing in this madcap musical filled with a cast of outrageous character who gather in New York City to celebrate the wedding of a wealthy playboy. But things don't go as planned when the playboy meets a beautiful and feisty bootlegger who melts his heart. This fresh and funny song-and-dance spectacular, with a book by Tony winner Joe DiPietro (Memphis) features a treasure trove of George and Ira Gershwin's most beloved songs including "But Not For Me," "Let's Call the Whole Thing Off," "I've Got a Crush on You" and "Someone To Watch Over Me." Prior to show we will feature lunch at the Colony Hotel in Kennebunkport overlooking the bay. Choice of :Steamed Lobster, Lobster Roll, Cold Salad Plate, Baked Had-dock or Chicken Parm. After the show we will head south to Portsmouth where we will overnight at the Anchorage Inn. Cost \$299 for Double, Triple \$289, & Single \$359. Depart @ TBD from the George Ayotte Garage. For more information see flyer.

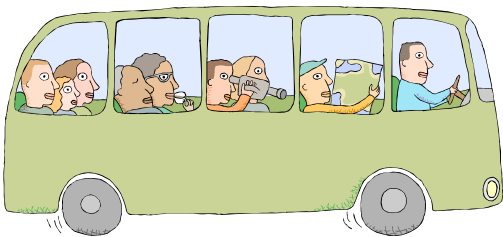
**October 28—November 4, Wednesday—**  
**Wednesday ... Irish Splendor** featuring Dublin, Blarney Castle/Stone, Killarney, Cliffs of Moher, and Dromoland Castle. 8 days, 10 meals (6 breakfasts, 4 dinners). Incls: round trip air from Logan Intl Airport, taxes, fees, surcharges, hotel transfers, St. Patrick's Cathedral, Guinness Storehouse, beautiful landscapes, Whiskey Distillery. Cost \$3,149 dbl, \$3,549 sgl, \$3,119 tpl. Book by April 28, 2015 and save \$250 per person. **Passport required.**

Picture on back page :

St. Jean the Baptist Church on Merrimack Street



Puzzle page 14



### June tickets on sale June 1st

Friday ... 5th ... Quincy Market  
 Monday ... 8th ... Hampton Beach  
 Tuesday ... 16th ... Markey's Restaurant and Tom's Discount  
 Friday ... 19th ... Hampton Beach Sandcastles  
 Monday ... 22nd ... Old Orchard Beach, ME  
 Thursday ... 25th ... Newburyport

## Roger's \$5.00 Trips

*Ages 60 to 101.*

Bus leaves @ 9:15 am from the Senior Center.

The bus is Handicapped Accessible.

SCHEDULE IS SUBJECT TO CHANGE.

### July tickets on sale July 1st

Monday ... 6th ... Hampton Beach  
 Thursday ... 9th ... Rockport  
 Monday ... 14th ... York Beach  
 Thursday ... 16th ... Newburyport  
 Monday ... 27th ... Old Orchard Beach  
 Friday ... 31st ... Quincy Market

If you arrive prior to 8 am on date of ticket sales, please make sure to sign your name on the numbered list on Tara's door. Tara will arrive at 8 am and give you your number & the list will be removed from the door & numbers will be distributed upon your arrival.

Limit (4) four tickets per person per trip! No employee or volunteer of the Senior Center is able to purchase tickets on behalf of a Senior Center member.

## **Moving And Parking**

Thousands of people move into rented apartments in Boston area every year. Once you have determined where you will live, it's important to carefully plan the logistics of physically transporting your items. The Office of Consumer Affairs and Business Regulation reminds consumers to think critically when



choosing a moving company or renting a vehicle.

No matter when you move, you will want to start your planning early. September 1st and June 1st are typically considered the busiest

moving days for renters, coinciding with the start and end of college semesters. Be aware that moving services, such as private companies and truck/van rentals, will be in high demand. Consider your own situation carefully.

You may not need a large moving vehicle if you have few items. Create a detailed list of your large furniture – such as beds, couches, tables, and bookshelves – and estimate the number of boxes you will need for your other items. Make sure the vehicle can fit all your items so you can avoid multiple trips. Your choices here may depend on your budget, the time limit that you have access to your previous home or apartment, and the time within which you are able to move into your new home or apartment.

Moving companies and truck/van rentals can sell out months in advance of these popular moving days. If renting a moving truck or van yourself, you may have to pick up or return the vehicle at an undesirable location some distance away. Make sure to factor in transportation to and from the vehicle rental place as part of your overall moving costs. In addition, make sure you plan your route ahead of time. Some routes have height limitations. You don't want your moving truck to get stuck under an overpass!

When choosing a moving company, ask friends or family for recommendations. Ask the company for references, check licenses, and look at online review sites for possible complaints. Always get estimates of the cost and amount of time the move will take. Ask about

moving insurance and what coverage your items have in case anything gets damaged.

If you are moving household goods from one point in Massachusetts to another, the agency that oversees your mover is the Transportation Division of the Massachusetts Department of Public Utilities ("DPU"). Your mover must be licensed by the DPU, and must file its rates with the agency annually. If you are moving into or out of Massachusetts, the agency that oversees your mover is the Federal Motor Carrier Safety Administration. Be wary of hiring unlicensed or uninsured movers from classified ads, as you may have fewer legal protections if an issue develops.

If moving into an apartment, make sure you fully understand the parking situation of your new location, including the surrounding area. Even if your apartment comes with a parking spot, you should inquire of the landlord or property manager about any specific restrictions. For example, some apartments will have a moving vehicle towed from their parking lot, even if the spot is assigned to the new renter, because the vehicle doesn't have a permit sticker corresponding to that spot. Make arrangements with the landlord or property manager ahead of time to avoid any surprise tickets or towing.

It is also important to be aware of parking policies for streets, including alternate side parking and streets that are designated "Resident Parking Only." Consumers can apply for a Resident Parking Permit through the City of Boston's Office of the Parking Clerk. Depending upon the town or municipality in which your apartment or home is located, you may have to inquire as to any special restriction or by-law pertaining to parking on the street or overnight.

You may also be able to reserve a spot on the street based on availability.

For the City of Boston, Street occupancy permits must be obtained in person at Boston City Hall at least three (3) days in advance for residential locations and up to two weeks in advance of your move.

Whatever your situation is, planning the details and logistics of your move well in advance will benefit you and make moving day less stressful.





## Doctor's, Nurse's & MORE

Blood Pressure & weight check:

**Circle Home, Inc. (LVNA)**

2nd Tuesday ... 8:00—10:00 am

3rd Tuesday ... 10:00 am—12:30 pm

**Albert Gauthier RN**

Wednesdays ... 9:30—11:30 am

**Commonwealth Nursing**

1st & 4th Tuesdays ... 10:00 am—12:00 pm

**Dr. Gregory McNamara—Killer**

**Feet**—1st Friday of every month ONLY IF 5 or more people sign-up before the 1st Friday of that month. 1st come 1st served. 8-10 am

**Dr. George Potamitis from Pro-**

**Rehab**—Question and Answer sessions every Wednesday from 10:00—11:00 am

**Affordable Hearing with Christo-**

**pher Streeter**—Hearing Testing, Hearing Instrument Testing. 4th Wednesday of each Month from 9—11 am in Board Room. Please call 978-674-1172 for appointment.

**Diabetic Shoes with Steven Carrucci**

2nd Tuesday of each month, please call 1-978-758-5378.



## Getting Fit & Staying Fit

with Marian Silk

Mondays and Thursdays:  
9:00 - 9:55 am



Wednesdays: 8:30 - 9:25 am

\$2.00 per class

*(I like to end 5 minutes early so we are out the door in one hour!)*


Report scams to  
the Federal Trade  
Commission

1-877-382-4357


**...Pass it ON**

[ftc.gov/PassItOn](http://ftc.gov/PassItOn)



**SOMEONE**  
calls to ask you to  
**DONATE**  
**MONEY**  
to a *charity.*

**TODAY.**



**Stop.**

**Call the charity.**

**Never donate by wiring money.**

## YOGA

with Diana Kyricos

Wednesdays 10-11 am  
\$5.00 per class

Benefits? Helps with arthritis, flexibility, strength, mobility, range of motion, pain, high blood pressure, breathing, circulation, & stress!

Atma Yoga 978-250-0441

[www.atmamoves.com](http://www.atmamoves.com)

Diana@atmamoves.com



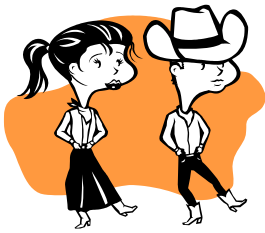
**Mah-Jong**

Mondays

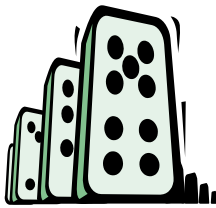
12:00—3:00 pm

**Country Line Dancing**

with Marcella Groulx

Tuesdays  
10:00 am—  
12:00 pm

\$5.00

**Dominoes**If you are inter-  
ested, please see  
Charlotte LandryTuesdays  
9:00—11:00 am**Hawaiian Hula Dance Lessons**

with Kim Stevens

Mondays  
10:00 amGood for joints  
And FUN!**The IRS is STILL NOT CALLING YOU!!**

The Internal Revenue Service continues to warn consumers about a sophisticated phone scam targeting taxpayers, including recent immigrants, throughout the country. Victims are told they owe money to the IRS and it must be paid promptly through a pre-loaded debit card or wire transfer. If the victim refuses to cooperate, they are then threatened with arrest, deportation or suspension of a business or driver's license. In many cases, the caller becomes hostile and insulting.

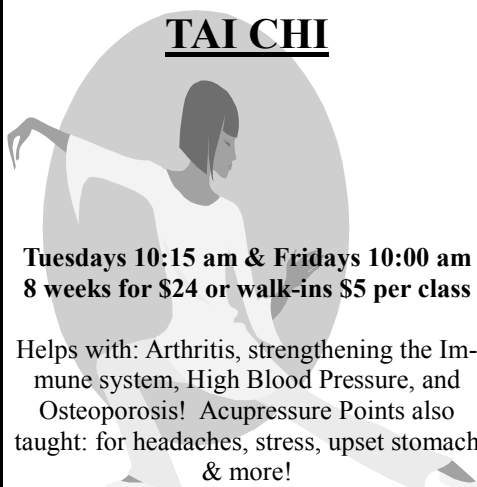
"This scam has hit taxpayers in nearly every state in the country. We want to educate taxpayers so they can help protect themselves. Rest assured, we do not and will not ask for credit card numbers over the phone, nor request a pre-paid debit card or wire transfer," says the IRS. "If someone unexpectedly calls claiming to be from the IRS and threatens police arrest, deportation or license revocation if you don't pay immediately, that is a sign that it really isn't the IRS calling." Please note that the first IRS contact with taxpayers on a tax issue is likely to occur via mail.

Despite prior notices, a southeastern MA senior was the victim of an "IRS" scam at **347-389-0029**. The scam includes a **second fraud number 202-239-1716** for the senior to call with her account information; she was told not to give that number out to anyone.

When an unsolicited call comes to your home, business or cell phone and has the common factors of being threatening and demanding money, be assured that 99.9 percent of the time it is a scam. Just hang-up. They won't call back. They will just move on to the next number looking for someone to victimize.

The IRS encourages taxpayers to be vigilant against phone and email scams that use the IRS as a lure. The IRS does not initiate contact with taxpayers by email to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels. The IRS also does not ask for PINs, passwords or similar confidential access information for credit card, bank or other financial accounts. Recipients should not open any attachments or click on any links contained in the message. Instead, forward the e-mail to [phishing@irs.gov](mailto:phishing@irs.gov).

Taxpayers should be aware that there are other unrelated scams (such as a lottery sweepstakes) and solicitations (such as debt relief) that fraudulently claim to be from the IRS.

**Quilting Lessons**Newcomers' wel-  
come!Wednesdays  
12:30—3:00 pm**TAI CHI**Tuesdays 10:15 am & Fridays 10:00 am  
8 weeks for \$24 or walk-ins \$5 per class

Helps with: Arthritis, strengthening the Im-  
mune system, High Blood Pressure, and  
Osteoporosis! Acupressure Points also  
taught: for headaches, stress, upset stomach  
& more!

**Knitting  
&  
Crochet  
Group**Tuesdays  
12:00—3:00 pmNewcomers'  
welcome!

## **Consumers Should Use Registered and Licensed Professionals for Spring Repairs**

As consumers greet the beautiful spring weather with enthusiasm and begin to plan their home repair and improvement projects, the Office of Consumer Affairs and Business Regulation (OCABR) reminds homeowners to hire licensed and registered professionals.

OCABR staff has learned that some insurance companies are directing restoration or service companies to contact homeowners to facilitate or make repairs on storm-damaged homes. As the homeowner, you should make sure that all professionals working on or in your home are adequately insured and properly licensed and registered in the Commonwealth of Massachusetts:

- Ask for documentation of proof of coverage and licensure before agreeing to hire the individual or company or allow them to begin repairs.
- Check with the [Better Business Bureau](#) or other consumer-rating websites to see if the company or individual has any complaints.
- Where applicable, you should also contact your insurance company to inquire about the process if you have a pending insurance claim for winter storm related damage. Don't assume that your insurer is responsible for protecting you from unregistered and unlicensed contractors.

The Office of Consumer Affairs and Business Regulation registers Home Improvement Contractors (HIC), and the Division of Professional Licensure licenses electricians, plumbers, and sheet metal workers. Both agencies offer online systems to check a registrant's or licensee's status. Consumers are encouraged to check a registration or license before hiring a contractor or tradesman to do work. Some types of work such as siding, insulation, and plastering require the contractor to hold a Construction Supervisor's License (CSL) through the Department of Public Safety. Other kinds of work, such as minor roof or gutter repairs and foundation fixes require the contractor to have Home Improvement Contractor registration.



When having any work done it is always a good idea to get a proposal for any repairs or improvements in writing and to pay no more than one-third of the cost up-front. Make sure you know when the contractors will be at your home, and when the job is expected to be completed. If you are receiving a check from your insurance company and your signature is required for the contractor to be paid, make sure your local building department has inspected and signed off on the work before you give a check to the contractor or service company. Ask your insurer if it requires any other written approval upon the work completion before payment is allowed to the contractor.

If you would like to file a complaint against a Home Improvement Contractor, contact the Office of Consumer Affairs and Business Regulation at 617-973-8700.

The Division of Professional Licensure (DPL) is a regulatory agency within the Office of Consumer Affairs and Business Regulation. The agency is responsible for ensuring regulatory compliance and the integrity of the licensing process for approximately 370,000 licensees in trades and professions under the jurisdiction of 30 boards of registration.

The Office of Consumer Affairs and Business Regulation is committed to protecting consumers through consumer advocacy and education, and also works to ensure that the businesses its agencies regulate treat all Massachusetts consumers fairly.

## **Card Making Class**

First come, first served basis.  
RSVP to reserve your spot.  
See Tara.

Please check back for net day & time!



## **YOGA for VETs**

with Diana Kyricos  
Wednesdays

11:00 am—12:00 pm \$5.00

It is a chair yoga class in which we cover meditation and movements for posture, flexibility, coordination, and strengthening of the whole body.

## **B - I - N - G - O**

Every Wednesday

12:00—3:00 pm

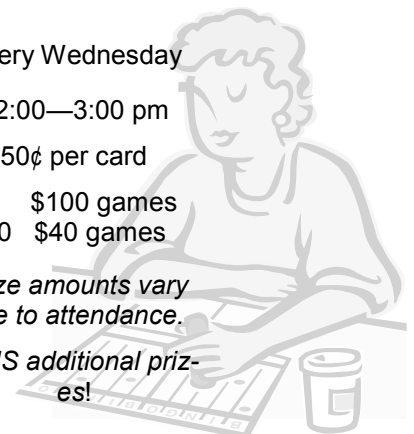
50¢ per card

6 \$100 games

10 \$40 games

Prize amounts vary  
due to attendance.

PLUS additional prizes!





## How to Have a Safe Colonoscopy

Colon cancer kills about 50,000 Americans per year. And screening does save lives. But getting a colonoscopy isn't risk-free. About three out of every 1,000 people who have the procedure experience serious complications, such as bleeding and perforation. The chances of having a problem depend in part on where the procedure is done and the kind of anesthesia used. Here's what you need to know.

When you need screening: Experts say that most people should have their first colonoscopy at age 50. If no precancerous polyps or cancer are found, you can usually wait a decade for the next one. But many doctors tell even low-risk patients to come back sooner. Guidelines also say that most people can stop screening at age 75, because after that age the risks of the test begin to outweigh its benefits. But a 2013 study found that about two-thirds of those over that age may have had unnecessary colonoscopies. So if your doctor says that you need a colonoscopy more than once a decade or after 75, ask why.

Instead of colonoscopy: There are screening options less invasive than colonoscopy, including a DNA test called Cologuard approved by the Food and Drug Administration last summer. It requires taking a stool sample at home and sending it to a lab for analysis, and may need to be repeated every three years.

Options with proven track records include an annual test for blood in the stool, and sigmoidoscopy (which examines only the lower third of your colon) every five years plus a stool test every three years. If the results of any of those tests are worrisome, you'll need a colon-oscropy to confirm the results.

Find out about anesthesia: Many people think they need to be fully knocked out during the procedure. But it can be done without anesthesia or with conscious sedation, which uses a drug such as midazolam to ease pain while allowing you to be alert. "You should aim for the lightest level of sedation you need," says Orly Avitzur, M.D., Consumer Reports' medical adviser. "The trend toward deep sedation is worrisome because it increases risk."

Find the right clinic: Most colonoscopies are done not in hospitals but in ambulatory surgery centers. That's OK; research suggests that they're as safe as hospitals for the procedure. But not all centers are equal. Look for one that's Medicare-certified, and ask how many of the clinic's colonoscopy patients have had to be hospitalized because of infections. "The right answer is zero," says Lisa McGiffert of Consumer Reports' Safe Patient Project. Going to a hospital can be safer if you have had a recent heart attack or you have lung disease or another risk factor.

Check your bill: The Affordable Care Act requires insurers to cover screening colon-oscropy. But ask your insurer whether you'll have to pay for a prep kit or for part of the pathology, facility, and anesthesiology fees. Check your bill afterward as well. Diagnostic colonoscopies, used to investigate symptoms such as stomach problems or anemia, don't have to be fully covered, so doctors might code your procedure to fall into that category, leaving you with a big tab.

This article also appeared in the February 2015 issue of Consumer Reports on Health.

## Anxiety Support Group

with Steve Coupe

Fridays  
2:00—3:45 pm



## Fallon Senior Plan/ Navicare Information Table

Monday, June 29 10am-12pm

Representatives from Fallon's Senior Plan and the Fallon's Navicare program will be available to answer any questions that you may have about these products. Whether you are a current member or someone needing coverage- stop by and learn more!



| MONDAY                                                                                                                                                                                                                                                                                                                  | TUESDAY                                                                                                                                                                                                                                                                                                                     | WEDNESDAY                                                                                                                                                                                                                                                                             | THURSDAY                                                                                                                                                                                                      | FRIDAY                                                                                                                                                                                                                                                                                 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.<br>7-9 Breakfast Program 50¢<br>8:30-10:30- SHINE councilor<br>8:30 CTI Bone Builders A<br>9:00 Getting Fit w/Marian \$2<br>10:00 Hula Dancing w/ Kim<br>11:30 Lunch (see menu) \$2<br>12-3:45 Bid Whist Cards<br>12-4 MAH-JONG<br>1:00 Choral Group Rehearsal<br>1:45 CTI Bone Builders B                           | 2.<br>7-9 Breakfast Program 50¢<br>10-12 LPD drop-in<br>10:15-11 Tai Chi \$24 (8weeks)<br>Or \$5 walk-ins<br>10-12 Commonwealth Nursing<br>10-12 Country Line Dancing<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>12:00 Cribbage<br>12-3 Knitting & Crochet                                                         | 3.<br>7-9 Breakfast Program 50¢<br>8:30 Getting Fit w/Marian \$2<br>8:30 CTI Bone Builders A<br>9:30-11:30 Blood Pressure<br>with Albert Gauthier, RNBP<br>NO Yoga for Seniors \$5<br>NO Yoga for Vets \$5<br>11:30 Lunch (see menu) \$2<br>1-3 Bingo<br>1:30-3:30 Quilting           | 4.<br>7-9 Breakfast Program 50¢<br>9:00 Getting Fit w/Marian \$2<br>10:00 AA Info meeting<br>11:30 Lunch (see menu) \$2<br>12:00 Diabetes classes<br>12-3:45 Cards: 45's & Whist<br>1:45 CTI Bone Builders B  | 5.<br>7-9 Breakfast Program 50¢<br>8:00 Foot Doctor<br>9:30 Personal Computer/<br>Tablet Assistance<br>10:00 Tai Chi<br>11:30-3:45 Poker<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>1-3 Senior Social \$1.00<br>2-3:45 Anxiety Support<br>Group with Steve Coupe              |
| 8.<br>7-9 Breakfast Program 50¢<br>8:30-10:30-SHINE councilor<br>8:30 CTI Bone Builders A<br>9:00 COA board meeting<br>9:00 Getting Fit w/Marian \$2<br>10:00 Hula Dancing w/ Kim<br>11:30 Lunch (see menu) \$2<br>12-3:45 Bid Whist Cards<br>12-4 MAH-JONG<br>1:00 Choral Group Rehearsal<br>1:45 CTI Bone Builders B  | 9.<br>7-9 Breakfast Program 50¢<br>8-10 LVNA Blood Pressure<br>8:00 CTI meeting<br>10-12 LPD drop-in<br>10-12 Country Line Dancing<br>10:15-11 Tai Chi \$24 (8weeks)<br>Or \$5 walk-ins<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>12-Cribbage<br>12 noon movie:<br>12-3 Knitting & Crochet<br>1-3—Picture IDs \$3 | 10.<br>7-9 Breakfast Program 50¢<br>8:30 Getting Fit w/Marian \$2<br>8:30 CTI Bone Builders A<br>9:30-11:30 Blood Pressure<br>with Albert Gauthier, RNBP<br>10-11 Yoga for Seniors \$5<br>11:15-12 Yoga for Vets \$5<br>11:30 Lunch (see menu) \$2<br>1-3 Bingo<br>1:30-3:30 Quilting | 11.<br>7-9 Breakfast Program 50¢<br>9:00 Getting Fit w/Marian \$2<br>10:00 AA Info meeting<br>11:30 Lunch (see menu) \$2<br>12:00 Diabetes classes<br>12-3:45 Cards: 45's & Whist<br>1:45 CTI Bone Builders B | 12.<br>7-9 Breakfast Program 50¢<br>9:00 Veterans Breakfast<br>9:30 Personal Computer/<br>Tablet Assistance<br>10:00 Tai Chi \$3<br>11:30-3:45 Poker<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>1-3 Senior Social \$1.00,<br>2-3:45 Anxiety Support<br>Group with Steve Coupe |
| 15.<br>7-9 Breakfast Program 50¢<br>8:30-10:30-SHINE councilor<br>8:30 CTI Bone Builders A<br>9:00 COA board meeting<br>9:00 Getting Fit w/Marian \$2<br>10:00 Hula Dancing w/ Kim<br>11:30 Lunch (see menu) \$2<br>12-3:45 Bid Whist Cards<br>12-4 MAH-JONG<br>1:00 Choral Group Rehearsal<br>1:45 CTI Bone Builders B | 16.<br>7-9 Breakfast Program 50¢<br>Lifeline Screening<br>10-12 LPD drop-in<br>10-12:30 LVNA Blood Pressure<br>10-12 Country Line Dancing<br>10:15-11 Tai Chi \$24 (8weeks)<br>Or \$5 walk-ins<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>12- Cribbage<br>12-3 Knitting & Crochet                                  | 17.<br>7-9 Breakfast Program 50¢<br>8:30 Getting Fit w/Marian \$2<br>8:30 CTI Bone Builders A<br>9:30-11:30 Blood Pressure<br>with Albert Gauthier, RNBP<br>10-11 Yoga for Seniors \$5<br>11:15-12 Yoga for Vets \$5<br>11:30 Lunch (see menu) \$2<br>1-3 Bingo<br>1:30-3:30 Quilting | 18.<br>7-9 Breakfast Program 50¢<br>9:00 Getting Fit w/Marian \$2<br>10:00 AA Info meeting<br>11:30 Lunch (see menu) \$2<br>12:00 Diabetes classes<br>12-3:45 Cards: 45's & Whist<br>1:45 CTI Bone Builders B | 19.<br>7-9 Breakfast Program 50¢<br>9:30 Personal Computer/<br>Tablet Assistance<br>10:00 Tai Chi \$3<br>11:30 Lunch (see menu) \$2<br>11:30-3:45 Poker<br>11:45 Wii Games<br>1-3 Senior Social \$1.00<br>2-3:45 Anxiety Support<br>Group with Steve Coupe                             |
| 22                                                                                                                                                                                                                                                                                                                      | 23                                                                                                                                                                                                                                                                                                                          | 24                                                                                                                                                                                                                                                                                    | 25                                                                                                                                                                                                            | 26                                                                                                                                                                                                                                                                                     |

|                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                  |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <p>22. 7-9 Breakfast Program 50¢<br/>8:30-10:30-SHINE councilor<br/>8:30 CTI Bone Builders A<br/>9:00 Getting Fit w/Marian \$2<br/>10:00 Hula Dancing w/ Kim<br/>11:30 Lunch (see menu) \$2<br/>12-3:45 Bid Whist Cards<br/>12-4 MAH-JONG<br/>1:00 Choral Group Rehearsal<br/>1:45 CTI Bone Builders B</p>                                                            | <p>23. 7-9 Breakfast Program 50¢<br/>9:00 Getting Fit w/Marian \$2<br/>10:00 AA Info meeting<br/>11:30 Lunch (see menu) \$2<br/>12:00 Diabetes classes<br/>12-3:45 Cards: 45's &amp; Whist<br/>1:45 CTI Bone Builders B</p>                                                          | <p>24. 7-9 Breakfast Program 50¢<br/>8:30 Getting Fit w/Marian \$2<br/>8:30 CTI Bone Builders A<br/>9-11 Hearing Test &amp; Repair<br/>9:30-11:30 Blood Pressure<br/>with Albert Gauthier, RNBP<br/>10-11 Yoga for Seniors \$5<br/>11:15-12 Yoga for Vets \$5<br/>11:30 Lunch (see menu) \$2<br/>1-3 Bingo<br/>1:30-3:30 Quilting</p> | <p>25. 7-9 Breakfast Program 50¢<br/>9:30 Personal Computer/<br/>Tablet Assistance<br/>9:30 Friends meeting<br/>10:00 Tai Chi \$3<br/>11:30 Lunch (see menu) \$2<br/>11:30-3:45 Poker<br/>11:45 Wii Games<br/>1-3 Senior Social \$1.00<br/>2-3:45 Anxiety Support<br/>Group with Steve Coupe</p> |  |
| <p>29. 7-9 Breakfast Program 50¢<br/>8:30-10:30-SHINE councilor<br/>8:30 CTI Bone Builders A<br/>9:00 Getting Fit w/Marian \$2<br/>10:00 Fallon Senior Plan &amp;<br/>Navicare info table<br/>10:00 Hula Dancing w/ Kim<br/>11:30 Lunch (see menu) \$2<br/>12-3:45 Bid Whist Cards<br/>12-4 MAH-JONG<br/>1:00 Choral Group Rehearsal<br/>1:45 CTI Bone Builders B</p> | <p>30. 7-9 Breakfast Program 50¢<br/>10-12 LPD drop-in<br/>10-12 Commonwealth Nursing<br/>10-12 Country Line Dancing<br/>10:15-11 Tai Chi \$24 (8weeks)<br/>Or \$5 walk-ins<br/>11:30 Lunch (see menu) \$2<br/>11:45 Wii Games<br/>Noon Cribbage<br/>12-3 Knitting &amp; Crochet</p> |                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                  |  |

# SPONSORS




# May Lunch Menu



**Lunch is served at 11:30 am. A donation of \$2.00. Menu subject to change.**

Lunch Tickets are available daily until 10:30 am. Seniors that arrive later must pay cash and will follow ticket holders.

Funding for our meal program is made possible by: EOEa, Merrimack Valley Nutrition, & City of Lowell.

| Sunday                                                                         | Monday                                                                            | Tuesday                                                                  | Wednesday                                                                      | Thursday                                                                             | Friday                                                                    | Saturday                                                          |
|--------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|--------------------------------------------------------------------------|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|---------------------------------------------------------------------------|-------------------------------------------------------------------|
|                                                                                | 1. Veal Patty, pasta, mixed vegetables, breadsticks, juice, pears                 | 2. Stuffed Peppers, corn, wheat bread, apricots                          | 3. Chicken Breast Filet, mashed potatoes, carrots, wheat bread, juice, pudding | 4. Salisbury Steak, potatoes, carrots, mixed veggies, rye bread, pears               | 5. Fish Squares, french fries, green beans, wheat bread, pineapples       | 6. Hamburger Patties, potatoes, broccoli, wheat bread, pears      |
| 7. Roast Turkey, potatoes, stuffing, peas, wheat bread, apricots               | 8. Pork Chops, creole sauce, potatoes, winter blend veggies, wheat bread, peaches | 9. Chicken ala King, rice, biscuit, pears                                | 10. Stuffed Cabbage, wax beans, wheat bread, apricots                          | 11. Hot Dogs & Beans, coleslaw, hot dog roll, juice, pudding                         | 12. Tuna Salad, Macaroni Salad, 3 Bean Salad, rye bread, pineapple chunks | 13. Cheese Ravioli, green beans garlic bread, pears               |
| 14. Ham, mashed potatoes, peas, wheat bread, apricots. <b>Flag Day</b>         | 15. Lasagna w/ meat sauce, green beans, bread sticks, fruit salad                 | 16. Shepard's Pie, beets, wheat bread, juice, apricots                   | 17. BB-Q Beef Ribs, California blend veggies, potatoes, wheat bread, pears     | 18. Chicken Dippers, rice, wax beans, wheat rolls, peaches                           | 19. Fish Cakes, beans, potatoes, wheat rolls, juice, pudding              | 20. Pork Pie, mixed veggies, wheat bread, juice, pudding          |
| 21. Baked Chicken, potatoes, peas, rye bread, pears. Happy Father's Day! comps | 22. Chicken Salad, Potato Salad, 3 Bean Salad, pita bread, mixed fruit            | 23. Sweet 'n Sour, Meatballs, pasta, green beans, wheat bread, fruit cup | 24. Chicken Legs, potatoes, carrots, wheat bread, juice, sherbet               | 25. Mac & Cheese, stewed tomatoes, broccoli, wheat bread, pears                      | 26. Potato Crunch Fish, potatoes, wax beans, rye bread, apple             | 27. Roast Beef w/ gravy, potatoes, peas, rye bread, juice, cookie |
| 28. Vegetable Lasagna, carrots, garlic bread, apricots                         | 29. Chicken Croquettes, rice, carrots, wheat bread, juice, cookie                 | 30. American Chop Suey, green beans, garlic sticks, pineapples           |                                                                                |  |                                                                           |                                                                   |

## Free Transportation to Center

Seven days a week pick-up and drop off (Except Holidays) to the Senior Center to do errands in the area and have lunch. You MUST call before 9:00 a.m. the day of your ride. Departure is after lunch (appr. 12:30 pm-1:30 pm); except Saturday and Sundays which is at 12:15 pm.

## Grocery Trips to Market Basket

Tuesdays and Fridays (2-bag limit). Call 978-674-1172 within 48 hours before your requested day. Call Monday through Friday from 9:00 am to 3:00 pm to schedule your ride. Seniors are eligible if you do not have a vehicle and are 60 or older.



## **Are you Eligible for A Tax Exemption**

Statutory Exemption applications are available starting July 1st in the Assessors office. All Exemptions must be filed on an annual basis. Applications are available from July 1 through 90 days after the mailing of the actual Tax Bill.

Please note: All exemptions require that the applicant must own and occupy the property for which the exemption from taxes is sought.

The following is a breakdown of the Statutory Exemptions offered by the City of Lowell.

Must be at least 70 years old on or before July 1st

A surviving spouse who owns and occupies the property as their residence

A minor child of a deceased parent

Veterans – Applicant must certify through Veterans' Administration, at least a 10% disability connected with war service

Blind Persons – Application must be legally blind and provide proof via a certificate for the Division of the Blind.

If you think you qualify for any exemption offered, please call the Assessors Office at (978) 674-4200 from 8:00 AM to 5:00 PM daily.

\*Please see front page for Senior Tax abatement Program. (\$750 off your real estate tax bill for 100 hours of volunteer services within the City).

## **Speaking of Art Exhibits ....**

The local public access television in downtown (Lowell Telecommunications Corp.) on Market Street is seeking exhibits for their Gallery for September/ October 2015. There are also a few openings in 2016. Simple or elaborate activities are available, interested individuals and organizations should contact Gloria Polites at: [gpolites@ltc.org](mailto:gpolites@ltc.org) or call 978-364-5154.

## **Need A Picture ID?**

Picture ID's are now available for purchase every Tuesday thru Friday, from 10 am to 2 pm in the nurses office, across from the elevator on the second floor. The charge is three dollars per person and will be immediately available for any senior over 60 years of age that are from the city or any surrounding town.

## **Tufts Medicare Preferred Information Table**

Check back for the next date & time!

Are you a current member looking to check on your benefits? OR are you looking for new plan choices?

Ask Gerald!

## **Personal Computer/ Tablet Assistance**

with Pierre & Don

Fridays 9:30—11:30 am

Virus Clean-up on the last Friday of the Month by appointment



## **CTI Bone Builders Class**

Learn how to strengthen your muscles, maintain or increase bone density, improve your balance, build confidence, prevent falls, nutrition & lifestyle changes, & make new friends!

OPENINGS AVAILABLE!

See Calendar for dates & times

Call 978-674-1172 to register

\*Doctor's approval REQUIRED\*

# PUZZLES & MORE...

## Free Fun Fridays!

70 MUSEUMS & CULTURAL VENUES

10 WEEKS OF FUN THIS SUMMER

7 SITES OPEN FOR FREE EACH FRIDAY

Free Fun Fridays offers visitors no cost admission to many of the most treasured cultural venues in Massachusetts

### Friday, June 26th

TANGLEWOOD  
Lenox

NORMAN ROCKWELL MUSEUM  
Stockbridge

THE MOUNT: EDITH WHARTON'S HOME  
Lenox

WORCESTER ART MUSEUM  
Worcester

MIT MUSEUM  
Cambridge

PEABODY ESSEX MUSEUM  
Salem

THE HOUSE OF THE SEVEN GABLES  
Salem

## Insect and Bug

Find the words in this grid. Words can go horizontal, vertical and diagonal.

|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| G | T | G | B | J | F | G | M | B | G | Z | G | H | F | C | N | M | Q | M | Q |
| U | B | W | Q | H | M | A | W | M | T | U | O | Y | M | R | J | F | X | P | V |
| B | N | G | J | M | Y | J | V | E | B | N | B | K | R | A | T | F | L | V | K |
| K | X | T | Q | F | X | H | C | D | E | M | Z | E | H | N | G | X | N | E | M |
| N | K | N | L | P | X | I | E | Y | F | V | N | W | N | H | W | G | C | K | A |
| I | M | Y | S | T | L | B | B | M | N | F | I | N | V | U | T | K | O | H | H |
| T | C | A | N | C | P | E | P | K | B | E | E | L | X | Y | J | O | J | T | C |
| S | W | K | X | T | E | K | C | A | J | W | O | L | L | E | Y | M | M | Z | A |
| B | R | Y | L | F | R | E | T | T | U | B | B | F | Y | M | Q | A | V | R | O |
| G | C | E | V | K | T | L | M | H | W | R | N | E | C | M | B | N | W | Q | R |
| U | H | B | T | Z | M | T | E | N | R | O | H | N | E | N | U | T | R | Q | K |
| B | Q | W | B | N | R | V | Q | D | G | T | B | T | M | T | G | I | B | L | C |
| Y | X | W | P | M | E | K | X | A | K | U | Y | T | T | B | L | S | L | R | O |
| D | T | L | D | Q | L | P | R | R | M | D | D | K | P | N | D | E | D | T | C |
| A | F | V | W | X | T | D | R | B | R | P | H | J | H | V | R | T | N | N | W |
| L | L | K | M | R | X | C | L | A | G | F | I | R | E | F | L | Y | L | A | N |
| W | Y | K | T | R | N | E | V | X | C | K | N | L | T | L | T | T | W | C | L |
| K | F | G | M | K | B | W | A | L | K | I | N | G | S | T | I | C | K | Z | L |
| Y | H | Y | Z | E | O | T | I | U | Q | S | O | M | P | M | V | N | R | Y | K |
| Q | H | F | E | F | G | R | A | S | S | H | O | P | P | E | R | Q | B | J | R |

|           |             |          |              |
|-----------|-------------|----------|--------------|
| ANT       | COCKROACH   | JUNEBUG  | STINK BUG    |
| BEDBUG    | DRAGONFLY   | LADYBUG  | WALKINGSTICK |
| BEE       | FIREFLY     | LICE     | WASP         |
| BEEBLE    | FLEA        | MAGGOT   | WEEVIL       |
| BUG       | FLY         | MANTIS   | YELLOWJACKET |
| BUMBLEBEE | GRASSHOPPER | MAYFLY   |              |
| BUTTERFLY | HONEYBEE    | MOSQUITO |              |
| CARPENTER | HORNET      | MOTH     |              |

**Answers  
Page 4**





Youth-Build clears snow for senior.



Seniors, celebrating "Older Americans" month.



Friends of the Council on Aging Board of Directors meeting. (above). Congrats to the re-elected members!



Bill and Joyce Calhoun of Lowell are shown enjoying a bit of Irish music and laughter at Liam Maguire's Irish Pub in Falmouth during their weekend trip to the Irish village on Cape Cod. The all-inclusive jaunt also included breakfasts, lunches and dinners plus admissions to a Winery (tasting), Museum, and the JFK library. The trip was sponsored by the Lowell Council on Aging & the Senior Center in cooperation with Tye's Top Tours & Travel.



Happy Birthday, Anita Dussault! (above)

The COA Chorus sings at "Broadway Follies" (right)  
The COA would like to thank to Nancy Rudolph.





### Have you ever...

- Felt stressed when it's time to pay your bills?
- Found that your income doesn't always cover your expenses?
- Wanted to make a budget and stick with it?
- Wished you could shop more smartly?
- Wanted to save more money for a future goal
- Wished you could improve your credit score?

### Do you want to learn...

- How to budget your money?
- How to save?
- How to shop on a tight budget?
- How to build credit?
- How to reduce financial anxiety?
- What Veterans benefits you're entitled to?

If you answered YES to these questions, then Budget Buddies is for YOU! Budget Buddies is helping low-income women veterans and widows and wives of veterans transform their lives by learning core money-management skills.

### BUDGET BUDDIES WORKSHOPS SPRING/SUMMER 2015 WOMEN VETERANS

LOWELL VA COMMUNITY BASED OUTPATIENT  
CLINIC

130 MARSHALL RD. LOWELL, MA 01852

### COACHING PROGRAM (Buddies and Coaches)

**JUNE 18: GETTING TO KNOW YOU (Jayne Mattson).** Buddy-building exercises to introduce clients and coaches; Exploring client values around money and using these values to set meaningful goals, Hand out notebooks for budgeting class

**JULY 2: WANTS VS. NEEDS (Erin Sanor).** Tips for thoughtful spending that can free up money for savings and other good money habits

**JULY 16: PICTURE THIS (Family of Women).** Coaches and buddies build "vision boards" that illustrate their key financial goals

**JULY 30: GETTING ON TRACK (Erin Sanor).** Making a budget and sticking to it, with information about: The purpose of a spending plan; How to create a spending plan; Tips for balancing a budget; Bring credit report to next workshop

**AUGUST 13: UNDERSTANDING YOUR BENEFITS (TBD).** Preparing to move out of shelter by: Managing new income and expenses; Updating your budget; Keeping costs low

**AUGUST 27: KEEPING YOUR MONEY SAFE (Judy McCullough).** Using banks for more effective money management; Bank account basics; Account holder responsibilities

**SEPTEMBER 10: SMART CREDIT STRATEGIES (Jeanne D'Arc Credit Union).** A discussion about credit that covers: Definitions of credit; Types of credit; Credit card basics; Your credit report and credit score; Repairing credit problems and improving your score; Developing a strategy for paying off debt

**SEPTEMBER 24: MONEY SMART TIPS (Jeanne D'Arc Credit Union).** Sticking to your budget in spite of holidays, birthdays, and emergencies; Comparing prices when you shop; Getting the most from coupons; Finding real bargains, ignoring the fake ones; How to make the most of the money you save

**OCTOBER 8: PROTECTING YOURSELF AGAINST FRAUD (Jeanne D'Arc Credit Union).** Guarding against identity theft; Knowing when something's too good to be true; Common scams that can take lots of money from your pocket.; Taking action

**OCTOBER 22: MOVING ON (Jayne Mattson).** Putting lessons from Budget Buddies into practice

### OCTOBER 29: GRADUATION!!

**NOTE: ALL WORKSHOPS RUN FROM 6:15 TO 7:30 -- WITH THE EXCEPTION OF THE CREDIT WORKSHOP ON SEPTEMBER 10<sup>TH</sup>, WHICH RUNS FROM 6:15 TO 8:00.**



**SPONSORS**

**SPONSORS**

**SPONSORS**

Friends of the Lowell Council on Aging, Inc.  
276 Broadway Street  
Lowell, MA 01854

NON-PROFIT ORG  
US POSTAGE  
PAID  
LOWELL, MA  
PERMIT 107

~ The official publication of the Lowell Senior Center ~

[www.lowellma.gov/seniors](http://www.lowellma.gov/seniors)



FUNDING FOR OUR NEWSLETTER IS PROVIDED BY THE EXECUTIVE OFFICE OF ELDER AFFAIRS, THE CITY OF LOWELL,  
THE FRIENDS OF LOWELL COUNCIL ON AGING INC & OUR GENEROUS ADVERTISERS.



Do you  
recognize  
this pho-  
to?

Answer  
Page 4